

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Laura Nicole Berman

Case No. 18-17673-SLM
 Reporting Period: January 2019

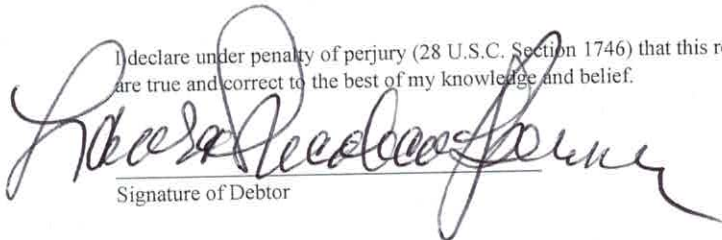
MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	✓		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	✓		
Schedule of Professional Fees Paid	MOR-1b	✓		
Copies of bank statements		✓		
Cash disbursements journals		✓		
Statement of Operations	MOR-2	✓		
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	✓		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4	✓		
Listing of aged accounts payable	MOR-4	✓		
Accounts Receivable Reconciliation and Aging	MOR-5	✓		
Debtor Questionnaire	MOR-5	✓		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.


 Signature of Debtor

2/10/19
 Date

 Signature of Joint Debtor

 Date

 Signature of Authorized Individual*

 Date

 Printed Name of Authorized Individual

 Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re Laura Nicoleau-Berman
Debtor

Case No. 18-17673-SLM
Reporting Period: Jan-19

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH	7240.44				7240.44	3336		
RECEIPTS								
CASH SALES	8468.98				8468.98	8150	35935.99	37507
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)	3015.93				3015.93	0	3015.93	0
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS	11484.91				11484.91	8150	38951.92	37507
DISBURSEMENTS								
NET PAYROLL	0				0		0	
PAYROLL TAXES	0				0		0	
SALES, USE, & OTHER TAXES	1771.31				1771.31	0	1771.31	0
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES	2700				2700	0	2700	0
INSURANCE	214.81				214.81	1400	1639.81	2825
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
Mortgage payment 735 Manor Lane	3100				3100	3771	12600	13454
OWNER DRAW *	1600				1600	0	1600	0
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES	0				0	0	12100	12100
U.S. TRUSTEE QUARTERLY FEES	0				0	325	0	325
COURT COSTS								
TOTAL DISBURSEMENTS	9386.12				9386.12	5496	32736.12	29029
NET CASH FLOW	2098.79				2098.79	2654	6165.8	8478
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH	9388.79				9388.79	2654	9388.97	5990

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	9386.12
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	9386.12

Case No. 18-17673-SLM
Reporting Period Jan-19

SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]

Wells Fargo Everyday Checking

Account number: 7410904549 ■ January 31, 2019 - January 31, 2019 ■ Page 1 of 3

WELLS
FARGO

DCDP31DTIC 008391



LAURA NICOLEAU-BERMAN
DEBTOR IN POSSESSION
CH 11 CASE #18-17673(NJ)
703 DOCTORS PATH
RIVERHEAD NY 11901-1507

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 1/31	\$0.00
Deposits/Additions	5,015.93
Withdrawals/Subtractions	0.00
Ending balance on 1/31	\$5,015.93

Account number: 7410904549

LAURA NICOLEAU-BERMAN
DEBTOR IN POSSESSION
CH 11 CASE #18-17673(NJ)

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

DCDP31DTIC 008391 NNNNNNNNNN NNN NNN 001 002 348 037753 21050285.1

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/31		Deposit	5,015.93		5,015.93
Ending balance on 1/31			\$5,015.93	\$0.00	

Totals

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/31/2019 - 01/31/2019 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted Wells Fargo Debit Card purchases and/or payments
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

\$1,500.00
\$500.00
10

This fee period

\$5,015.93 ☒
\$0.00 ☐
0 ☐

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

AC/DC



FOR INQUIRIES CALL: (800) 724-2440

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LAURA NICOLEAU-BERMAN
DEBTOR IN POSSESSION #18-17673
7 WARNER RD
FREDON TWP NJ 07860

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
9875775521	DEC.15-JAN.15,2019
BEGINNING BALANCE	\$8,296.21
DEPOSITS & CREDITS	3,100.00
LESS CHECKS & DEBITS	9,768.80
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$1,627.41

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

RIVERHEAD

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$8,296.21	1	\$3,100.00	4	\$9,383.00	3	\$385.80	\$0.00	\$1,627.41

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/15/2018	BEGINNING BALANCE			\$8,296.21
12/28/2018	CHECK NUMBER 0104		\$3,100.00	
12/28/2018	CHECK NUMBER 0106		3,000.00	2,196.21
01/02/2019	CHECK NUMBER 0105		183.00	2,013.21
01/04/2019	NBIC ACH E-CHECK		93.75	
01/04/2019	NBIC ACH E-CHECK		121.06	1,798.40
01/07/2019	DEPOSIT	\$3,100.00		4,898.40
01/11/2019	OPTIMUM 7839 CABLE PMNT		170.99	
01/11/2019	CHECK NUMBER 0109		3,100.00	1,627.41
	ENDING BALANCE			\$1,627.41

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
104	12/28/18	3,100.00	106	12/28/18	3,000.00	109*	01/11/19	3,100.00
105	01/02/19	183.00						

NEW YEAR. NEW MORTGAGE? SAVE MONEY WITH AN M&T MORTGAGE REFINANCE.

REFINANCE YOUR MORTGAGE AND GET CASH. CALL 1-888-253-1023 OR TO APPLY ONLINE
VISIT MORTGAGE.MTB.COM

EQUAL HOUSING LENDER. (C)2019 M&T BANK. MEMBER FDIC. NMLS# 381076.
REFINANCING TO REDUCE TOTAL MONTHLY PAYMENTS MAY LENGTHEN REPAYMENT TERM OR
INCREASE TOTAL INTEREST EXPENSE. LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL.

How To Balance Your M&T Bank Deposit Account

Follow these steps to bring your register balance into agreement with this statement.

STEP 1: Beginning with the first item on this statement place a checkmark (✓) beside each item that has a corresponding entry in your register. (Place the checkmark next to each item in your register and on this statement.)

STEP 2: TO DETERMINE YOUR CURRENT BALANCE:

ADD to the balance shown in your register by writing in the amount of:

- (a) Any deposits and other additions shown on this statement which you have not already added; and
- (b) Any interest this statement shows as credited to your account, if it is an interest earning account.

SUBTRACT to the balance shown in your register by writing in the amount of:

- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted; and
- (c) Any service charges shown on this statement which you have not already subtracted.

Complete **STEPS 3 through 8** to determine the current balance in your account.

STEP 3: List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below.

CHECKS OUTSTANDING AND OTHER SUBTRACTIONS		
NUMBER	AMOUNT	
	\$	
TOTAL AMOUNT OF CHECKS OUTSTANDING AND OTHER SUBTRACTIONS	\$	

STEP 4:	Enter on this line the Ending Balance shown on the front of this statement.	\$	
STEP 5:	Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	\$	
STEP 6:	Add the amounts in STEPS 4 and 5, enter the total here.	\$	
STEP 7:	Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here.	\$	
STEP 8:	Subtract total of STEP 7 from STEP 6 and enter the difference here. <i>This amount should be your current account balance.</i>	\$	

HAVE YOU MOVED? If so, please contact the M&T Telephone Banking Center at (800) 724-2440 or contact your local branch of M&T Bank or write to:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

CALL (800) 724-2440 TO DETERMINE IF ANY SCHEDULED DIRECT DEPOSIT OR PREAUTHORIZED TRANSFER TO YOUR ACCOUNT HAS OCCURRED.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (800) 724-2440 or write to us at:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

STFD 1 THE TRANSACTION STMT FORMAT

19/02/20 13.16.23

STMT CO 96 OP EBRN MS 50852 ACTION COMPLETE
 ACTION COID
 PROD CODE DDA ACCT 9875775521 SHORT NAME NICOLEAU-BERMAN LAURA
 CURR CODE PAGE 2 SEARCH FROM 118/12/28 THRU 119/02/12
 ACTN POST EFFECTIVE CHECK NUMBER TRAN AMOUNT D/C BALANCE
 TRACE ID DESCRIPTION

* 01/16				3,368.98	C	4,996.39
		6108676515	DEPOSIT			
* 01/23				600.00	D	4,396.39
		019023008642082	Suburban Propane Payment			
* 01/28		0111		2,700.00	D	1,696.39
		8008262624	CHECK NUMBER 0111			
* 01/28		0114		800.70	D	895.69
		8008259495	CHECK NUMBER 0114			
* 01/31		0115		1,000.00	D	104.31-
		8100355268	CHECK NUMBER 0115			
* 02/01				38.50	D	142.81-
		8100355268	INSUFFICIENT FUNDS FEE-CHECK NUMBER 0115			
* 02/04				3,100.00	C	2,957.19
		6102289030	DEPOSIT			
* 02/07		0113		971.31	D	1,985.88
		8101927711	CHECK NUMBER 0113			

PF: 1-HELP 3-PLVL 6-INQ 7-SB 8-SF 9-ASUM 11-CUTO -STSM

STFD 1 THE TRANSACTION STMT FORMAT

19/02/20 13.15.36

STMT	CO	96 OP	EBRN	MS 50852 ACTION COMPLETE		
ACTION		COLD				
PROD CODE	DDA	ACCT	9875775521	SHORT NAME NICOLEAU-BERMAN LAURA		
CURR CODE			PAGE 3	SEARCH FROM 118/12/28 THRU 119/02/12		
ACTN	POST	EFFECTIVE	CHECK NUMBER	TRAN AMOUNT	D/C	BALANCE
	TRACE ID		DESCRIPTION			
	* 02/11		0206	3,152.00	D	1,166.12-
			8102455419 CHECK NUMBER 0206			
	* 02/12			38.50	D	1,204.62-
			8102455419 INSUFFICIENT FUNDS FEE-CHECK NUMBER 0206			

PF: 1-HELP 3-PLVL 6-INQ 7-SB 8-SF 9-ASUM 11-CUTO -STSM

In re Laura Nicoleau-Berman
Debtor

Case No. 18-17673-SLM
Reporting Period: January 2019

STATEMENT OF OPERATIONS
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues	8468.98	35935.98
Less: Returns and Allowances		
Net Revenue	8468.98	35935.98
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		
Gross Profit	8468.98	35935.98
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance	214.81	1639.81
Management Fees/Bonuses	1600	1600
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense	2700	2700
Salaries/Commissions/Fees		
Supplies		
Taxes - Payroll		
Taxes - Real Estate	1771.31	1771.31
Taxes - Other		
Travel and Entertainment		
Utilities		
Other (Mortgage Payments)	3100	12600
Total Operating Expenses Before Depreciation	9386.12	20311.12
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	-917.04	15481
OTHER INCOME AND EXPENSES		
Other Income (Net refund of Chapter 13 Fees after collection fee)	3015.93	3015.93
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items	2098.89	18314.89
REORGANIZATION ITEMS		
Professional Fees	0	12100
U. S. Trustee Quarterly Fees	0	325
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses	0	12425
Income Taxes		
Net Profit (Loss)	2098.89	5859.89

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Laura Nicoleau Berman
Debtor

Case No. 18-17673-SLM
Reporting Period: Januray 2019

STATEMENT OF OPERATIONS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Month	Cumulative Filing to Date
Other Costs			
Other Operational Expenses			
Farm Credit East Mortgage Payment		Jan-19	12600
Other Income			
Net refund of Chapter 12 Trustee Fees		Jan-19	3015.93
Other Expenses			
Other Reorganization Expenses			

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

In re Laura Nicoleau Berman
Debtor

Case No. 18-17673-SLM
Reporting Period: Januray 2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	0	0	0	0	0	0
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes	0	0	0	0	0	0
State and Local						
Withholding	0	0	0	0	0	0
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes	0	0	0	0	0	0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Mortgage: 279 Dune Road	2700	2700	2700	2700	5400	13500
Mortgage: 7 Warner Road	3400	3400	3400	3400	6800	20400
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Laura Nicoleau Berman
Debtor

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period		1750
+ Amounts billed during the period		
- Amounts collected during the period		
Total Accounts Receivable at the end of the reporting period		0
Accounts Receivable Aging		Amount
0 - 30 days old		
31 - 60 days old		
61 - 90 days old		
91+ days old		
Total Accounts Receivable		
Amount considered uncollectible (Bad Debt)		
Accounts Receivable (Net)		0

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		x
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		x
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		x
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	x	n/a
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.	x Provided	